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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q111-Q116):

NEW QUESTION # 111

Why does the state require real estate professionals to obtain a license?

- A. to create revenue for the state
- **B. to protect the public interest**
- C. to ensure collaboration with other state agencies regulating real estate
- D. to comply with federal occupational licensing law

Answer: B

Explanation:

The primary purpose of state licensing requirements is consumer protection. By requiring education, examination, and adherence to regulations, Virginia ensures that only qualified individuals can practice real estate.

Licensing prevents fraud, incompetence, and unethical behavior.

It also ensures accountability through the Virginia Real Estate Board (REB), which enforces disciplinary actions when necessary.

Other options:

(A) No federal occupational licensing law for real estate exists-licensing is state-based.

(B) While agencies do collaborate, that's not the primary reason for licensing.

(D) States may collect fees, but revenue generation is not the intent.

Reference (Virginia Real Estate):

Virginia Code § 54.1-2105 (Powers of the Real Estate Board)

A490-02REGS.pdf - Licensing purpose & regulations

NEW QUESTION # 112

What is one way that a contract for deed differs from a standard real estate sales contract?

- A. A contract for deed includes a financing clause.
- **B. A contract for deed's purchase price section details the buyer's payment plan to the seller.**
- C. A contract for deed has the purchase price in it.
- D. A contract for deed includes a section about a flip tax.

Answer: B

Explanation:

A contract for deed (also called a land contract or installment sale contract) differs from a standard purchase agreement because:

Buyer makes installment payments directly to the seller.

Seller retains legal title until all payments are made.

Buyer holds equitable title during the payment period.

In contrast, a standard sales contract usually involves financing through a lender, and title transfers at closing.

Thus, the key difference is that a contract for deed spells out the buyer's payment plan to the seller, not just the purchase price.

Reference:

Code of Virginia §55.1 (Property & Conveyances)

Virginia Real Estate Board CE Outline - Contracts Section

NEW QUESTION # 113

How is a promissory note secured?

- A. by the attachment of a mortgage-backed security
- B. by the disbursement of funds
- **C. by referencing a security instrument**
- D. by the statute of frauds

Answer: C

Explanation:

A promissory note is a borrower's written promise to repay a loan. It is made enforceable by linking it to a security instrument:

Mortgage (in mortgage states), or
Deed of Trust (in Virginia).

The security instrument gives the lender a claim against the property as collateral in case of borrower default.

Other options:

- (A) Disbursement of funds is part of the loan process, not security.
- (C) Statute of Frauds requires certain contracts to be in writing but does not secure a note.
- (D) Mortgage-backed securities are investment vehicles, not direct collateral for a note.

Reference (Virginia Real Estate):

Virginia Code § 55.1-3200 et seq. (Deeds of Trust and Mortgages)

Virginia Real Estate Principles - Financing section

A490-02REGS.pdf - Loan instruments curriculum

NEW QUESTION # 114

Ben would like to construct a restaurant on a parcel of land. This particular parcel is not zoned for commercial use. Ben should go to the city and seek a(n):

- A. use variance
- B. exemption
- C. encroachment
- D. deference

Answer: A

Explanation:

A use variance allows a property to be used in a way not normally permitted by zoning.

Since Ben wants to build a restaurant (commercial use) on land not zoned for commercial, he must apply to the local zoning board for a use variance.

Other options:

- (A) Exemption = not the correct zoning term.
- (B) Deference = not a recognized land use concept.
- (C) Encroachment = unauthorized intrusion onto another's property (not zoning related).

Reference (Virginia Real Estate):

Code of Virginia Title 15.2 (Zoning laws)

Virginia Real Estate Principles - Land use controls

A490-02REGS.pdf - Zoning & variances curriculum

NEW QUESTION # 115

John is a landlord. He has an applicant for an apartment who uses a cane. John tells her that she should go to the complex across the street, as they have more first-floor units available, and he doesn't want her to have to climb the stairs in his building. She thanks him for the tip. Evaluate.

- A. John steered the applicant, but it was okay since she expressed appreciation.
- B. John did nothing wrong. He simply evaluated the applicant and tried to do what was best for her.
- C. John steered the applicant, which is never okay, even if she expressed appreciation.
- D. John steered the applicant, which was a risky move, but it paid off this time.

Answer: C

Explanation:

Steering is the illegal practice of guiding prospective tenants or buyers to (or away from) certain properties based on protected characteristics (disability, race, religion, etc.).

John assumed the applicant's disability limited her housing choices and discouraged her from renting his unit.

Even if his intention was good and the applicant appreciated it, this constitutes disability discrimination under the Fair Housing Act.

Other options suggesting it was "okay" are incorrect because discrimination does not depend on intent or on whether the applicant objected.

Reference (Virginia Real Estate):

Federal Fair Housing Act, 42 U.S.C. §§ 3601-3619

Virginia Fair Housing Law, Code of Virginia Title 36, Ch. 5.1

A490-02REGS.pdf - Fair housing compliance

NEW QUESTION # 116

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